

DATE		30 June, 2021 ^{3/}	
Profitability ^{5/}	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Return on Equity (ROE) (% per year)	25.7	20.3	4.3
Net Income (R\$ billion)	15.1	11.5	18.1
Shareholder's Equity - Average (R\$ billion)	117.7	122.3	323.8
Return on Assets (ROA) (% per year)	4.0	1.4	0.5
Total Assets (R\$ billion)	728.5	1,647.1	3,657.3
Total Assets - Average (R\$ billion)	753.4	1,632.9	3,121.2
Financial Leverage (Total Assets Average/Shareholder's Equity Average)	6.4	14.5	9.0
Liquidity	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Cash, Interbank Investments and Government Securities / Total Assets (%)	25.4	33.2	10.4
Credit Portfolio	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{3/}
Nonperforming loans / Total Loans (%)	0.23	1.57	0.55
Regulatory Minimum Capital	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
BIS Ratio (%) ^{6/}	38.5	17.7	20.5
Leverage Ratio (%)	17.3	7.4	N.D.
Regulatory Capital (R\$ billion)	185.5	144.4	N.D.
Risk-weighted Assets (RWA) (R\$ billion)	481.5	836.2	N.D.
Common Equity Capital Ratio (%)	29.8	13.4	N.D.
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Cost Efficiency	BNDES	Average National Commercial Banks ^{1/}	Average International Development Banks ^{2/}
Number of employees	2,447	88,858	6,861
Administrative expenses (includes personnel expenses) / Total Assets Average (%)	0.3	2.2	0.5
Administrative expenses (includes personnel expenses) / Operating Income (%) ^{4/}	4.4	46.1	41.3

Sources: BACEN Report IF.data (Financial Conglomerates and Independent Institutions) and Financial Statements published by international institutions.

Notes:

^{1/} Top 4 National Commercial Banks per Total Assets.

^{2/} International Development Banks: IDB, IBRD, KFW, CDB, EIB, KDB and DBJ. Assets and liabilities were translated into Brazilian reais using the exchange rate of the end of the period; Income statement items were translated using the average exchange rate for the year. Subsidiaries not included.

^{3/} IDB, KFW, CDB, EIB and KDB: Financial statements refers to 12/31/2020. DBJ: refers to 03/31/2021. IBRD: refers to 06/30/2021 (last available);

^{4/} Operating income before administrative and personnel expenses and allowance for losses on loans.

^{5/} Averages are related to balances in June 2021 and December 2020, except IDB, KFW, CDB, EIB and KDB (December 2020 and December 2019), DBJ (March 2021 and March 2020) and IBRD (June 2021 and June 2020)

^{6/} International Development Banks: Capital Adequacy Ratio.